

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

☐ Valuation of Security      ☐ Assumption of Executory Contract or Unexpired Lease      ☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
New Jersey**

In Re: **Gail E Joyiens-Salam**

Case No.: **17-20107**

Judge: **SLM**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original  
☐ Motions Included

☒ Modified/Notice Required  
☐ Modified/No Notice Required

Date: **09/18/2019**

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney DGB Initial Debtor: GEJ Initial Co-Debtor \_\_\_\_\_

### Part 1: Payment and Length of Plan

- a. The debtor has paid \$14,000.00 to date, and shall pay 200.00 Monthly to the Chapter 13 Trustee, starting in October 2019 for approximately 8 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☐ Future Earnings
  - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_
  - ☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_
  - ☐ Loan modification with respect to mortgage encumbering property:  
Description: 1334 Pierce Street, Rahway, New Jersey  
Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Goldman & Beslow LLC	Attorney fees	unknown
Marie Ann Greenberg, Chapter 13 Trustee	Trustee commissions	unknown
Internal Revenue Service	Taxes and certain other debts	0.00
State of New Jersey	Taxes and certain other debts	0.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☐ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrender	Value of Surrendered Collateral	Remaining Unsecured Debt
Midfirst Bank	1st mortgage	\$225,000.00	balance to be treated pro rata
New Jersey Homekeepers	2nd mortgage	\$225,000.00	balance to be treated pro rata
US Dept. of Housing and Urban Development	3rd mortgage	\$225,000.00	balance to be treated pro rata

**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Creditor

Santander - Auto Loan  
American Honda - Auto Lease

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases** ☐ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
American Honda	None	Auto Lease	Assume	Ongoing payments

**Part 7: Motions**

☒ **NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒

**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

## Part 8: Other Plan Provisions

### a. Vesting of Property of the Estate

- ☒ Upon Confirmation  
☐ Upon Discharge

### **b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Priority Claims**
- 4) **Secured Claims**
- 5) **Lease Arrearages**
- 6) **General Unsecured Claims**

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 10/23/2018

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
<b>debtor surrendering property</b>	<b>debtor surrendering property</b>

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: September 18, 2019 /s/ Gail E Joyiens-Salam  
Gail E Joyiens-Salam  
Debtor

Date: \_\_\_\_\_  
Joint Debtor

Date: September 18, 2019 /s/ David Beslow, Esq.  
David Beslow, Esq. 5300  
Attorney for the Debtor(s)

## Imaged Certificate of Notice Page 8 of 9

United States Bankruptcy Court  
District of New JerseyIn re:  
Gail E Joyiens-Salam  
DebtorCase No. 17-20107-SLM  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf901Page 1 of 2  
Total Noticed: 51

Date Rcvd: Sep 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2019.

db +Gail E Joyiens-Salam, 1334 Pierce Street, Rahway, NJ 07065-3932  
 cr +American Honda Finance Corporation d/b/a Acura Fin, P.O. Box 168088, Irving, TX 75016-8088  
 cr +Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244  
 516830211 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 516830210 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 516830217 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 516830218 +Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241  
 516830219 +Experian, P.O. Box 2002, Allen, TX 75013-2002  
 516830220 +Experian, P.O. Box 4500, Allen, TX 75013-1311  
 516830221 ++FIRST HORIZON HOME LOANS, 6363 N STATE HWY 161, SUITE 300, IRVING TX 75038-2231  
 (address filed with court: First Horizon Home Loans, 4000 Horizon Way, Irving, TX 75063)  
 516830223 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 516830222 +First Premier Bank, 601 S Minneaplois Ave, Dious FDalls, SD 57104  
 516830225 +Harrison Endo Center, PO Box 947, Chambersburg, PA 17201-0947  
 516830228 +KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
 516830227 Kessler, PO Box 826775, Philadelphia, PA 19182-6775  
 516830229 +Liss Pharmacy, 407 Springfield Avenue, Summit, NJ 07901-2614  
 517029503 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 516830230 +Midland Mortgage/Midfirst, 999 NW Grand Blvd., Oklahoma City, OK 73118-6051  
 516830231 +NJ HomeKeeper, 637 S. Clinton Avenue, P.O. Box 118550, Trenton, NJ 08611-1811  
 516830232 +NJ Housing & Mortgage Finance, 637 So. Clinton Ave, Trenton, NJ 08611-1811  
 516830235 +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191  
 516830234 +Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239  
 516830240 Rushmore Service Center, PO Box 5508, Sioux Falls, SD 57117-5508  
 516936366 +SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284  
 517018396 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)  
 516830241 +Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244  
 516830244 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,  
 Trenton, NJ 08602-0269  
 516830246 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022  
 516830247 +TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000  
 516864060 +U.S. Department of Housing, and Urban Development, 451 7th St. S.W.,  
 Washington, DC 20410-0002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Sep 19 2019 23:49:24 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 19 2019 23:49:21 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516830209 E-mail/Text: ebnbankruptcy@ahm.honda.com Sep 19 2019 23:49:30 American Honda Finance,  
 P.O. Box 7829, Philadelphia, PA 19101-7829  
 516830201 E-mail/Text: ebnbankruptcy@ahm.honda.com Sep 19 2019 23:49:30 American Honda Finance,  
 Po Box 168088, Irving, TX 75016  
 516864089 E-mail/Text: ebnbankruptcy@ahm.honda.com Sep 19 2019 23:49:30 Acura Financial Services,  
 P.O. Box 168088, Irving, TX 75016-8088  
 516830212 +E-mail/Text: bankruptcy@certifiedcollection.com Sep 19 2019 23:49:11  
 Certified Credit & Collection Bureau, P.O. Box 336, Raritan, NJ 08869-0336  
 516830215 +E-mail/PDF: creditonebknotifications@resurgent.com Sep 19 2019 23:57:20 Credit One Bank Na,  
 Po Box 98873, Las Vegas, NV 89193-8873  
 516830216 +E-mail/PDF: creditonebknotifications@resurgent.com Sep 19 2019 23:57:20 Credit One Bank Na,  
 Po Box 98875, Las Vegas, NV 89193-8875  
 516920781 +E-mail/Text: bankruptcy@sccompanies.com Sep 19 2019 23:50:10 Ginny's,  
 c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 516830224 +E-mail/Text: bankruptcy@sccompanies.com Sep 19 2019 23:50:10 Ginnys/Swiss Colony Inc,  
 1112 7th Ave, Monroe, WI 53566-1364  
 516830226 E-mail/Text: cio.bncmail@irs.gov Sep 19 2019 23:48:55 Internal Revenue Service,  
 P.O. Box 21126, Philadelphia, PA 19114-0326  
 517060627 +E-mail/Text: bankruptcydpt@mcmeq.com Sep 19 2019 23:49:20 MIDLAND FUNDING LLC,  
 PO BOX 2011, WARREN, MI 48090-2011  
 516830233 +E-mail/Text: janicemorgan@optimum.net Sep 19 2019 23:50:06 PDAB, Inc.,  
 66 Ford Road - Suite 114, Denville, NJ 07834-1300  
 517055433 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 19 2019 23:49:32 Premier Bankcard, Llc,  
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
 516830236 +E-mail/Text: bkprpt@retrievalmasters.com Sep 19 2019 23:49:20 Retrieval Masters Cred. Bur.,  
 2269 South Saw Mill Road, Elmsford, NY 10523-3832  
 516830238 +E-mail/Text: bkprpt@retrievalmasters.com Sep 19 2019 23:49:20  
 Retrieval Masters Credit Bureau, P.O. Box 1235, Elmsford, NY 10523-0935  
 516830237 +E-mail/Text: bkprpt@retrievalmasters.com Sep 19 2019 23:49:20  
 Retrieval Masters Credit Bureau, P.O. Box 1238, Elmsford, NY 10523-0938



District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 51

Date Rcvd: Sep 19, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516830239 +E-mail/Text: bkrpt@retrievalmasters.com Sep 19 2019 23:49:20  
Retrieval-Master Creditor Bureau, 4 Westchester Plaza, Elmsford, NY 10523-1616  
516830242 +E-mail/Text: bankruptcy@sccompanies.com Sep 19 2019 23:50:10 Seventh Avenue,  
Seventh Avenue, Inc, 1112 7th Ave, Monroe, WI 53566-1364  
516830243 +E-mail/Text: bankruptcy@sccompanies.com Sep 19 2019 23:50:10 Seventh Avenue, 1112 7th Ave,  
Monroe, WI 53566-1364  
516830245 +E-mail/PDF: gecsed@recoverycorp.com Sep 19 2019 23:57:31 Synchrony Bank, P.O. Box 960061,  
Orlando, FL 32896-0061

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516830208\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 201 Little Falls Dr,  
Wilmington, DE 19808)  
516830202\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, Po Box 168088, Irving, TX 75016)  
516830203\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, Po Box 168088, Irving, TX 75016)  
516830204\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, Po Box 168088, Irving, TX 75016)  
516830205\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 201 Little Falls Dr,  
Wilmington, DE 19808)  
516830206\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 201 Little Falls Dr,  
Wilmington, DE 19808)  
516830207\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 201 Little Falls Dr,  
Wilmington, DE 19808)  
516830213\* +Certified Credit & Collection Bureau, P.O. Box 336, Raritan, NJ 08869-0336  
516830214\* +Certified Credit & Collection Bureau, P.O. Box 336, Raritan, NJ 08869-0336

TOTALS: 0, \* 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 21, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2019 at the address(es) listed below:

Clifford B. Frish on behalf of Debtor Gail E Joyiens-Salam yrodriguez@goldmanlaw.org,  
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.  
bestcase.com  
David G. Beslow on behalf of Debtor Gail E Joyiens-Salam yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation d/b/a Acura  
Financial Services, administrator for Honda Lease Trust ecfmail@mortoncraig.com,  
mortoncraige@cf@gmail.com  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,  
mortoncraige@cf@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Mark Goldman on behalf of Debtor Gail E Joyiens-Salam yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8